

The Role of Customer Service in Establishing Trust in Fintech through ShopeePay on the Shopee Platform

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Abstract

This study aims to explore the role of customer service in building user trust in fintech services, specifically ShopeePay on the Shopee platform. With the rapid rise of digital payment systems, trust has become a critical factor influencing user adoption and continued usage. Using a qualitative research method, in-depth interviews were conducted with 50 ShopeePay users to gather insights into their experiences with customer service and its impact on their trust in the platform. The results indicate that responsive, empathetic, and solution-oriented customer service significantly contributes to fostering trust in ShopeePay. Users emphasized the importance of clear communication, timely problem resolution, and a sense of security when interacting with customer service representatives. Practical implications suggest that improving service quality and user experience through customer service strategies can enhance customer loyalty and strengthen brand credibility in the fintech ecosystem. The findings underscore the strategic role of customer service as not only a support function but also a trust-building mechanism in digital financial services.

Keywords : *customer service; trust; fintech; ShopeePay; user experience*

1. Introduction

The advancement of financial technology (fintech) has redefined how consumers engage with digital financial services in daily transactions. ShopeePay, a digital payment feature embedded within the Shopee platform, has emerged as one of the prominent fintech solutions in Southeast Asia, offering users convenience and integrated purchasing experiences. However, as fintech systems become more embedded in everyday life, trust becomes a fundamental component influencing users' willingness to adopt and continue using such platforms. In this context, customer service acts not merely as a support function but as a strategic element in shaping users' trust. This study aims to investigate how customer service contributes to the development of trust in fintech usage through ShopeePay on the Shopee platform.

The objective of this research is to explore the perception and experiences of users regarding customer service interactions in the context of ShopeePay. The study adopts a qualitative method involving 50 respondents who actively use ShopeePay in various transaction scenarios. It focuses on

understanding how aspects such as responsiveness, empathy, problem resolution, and communication influence users' trust in the platform. Through thematic analysis, the study seeks to uncover patterns that link service quality to trust development in digital financial services. The goal is to contribute empirical insights that inform both academic discourse and practical service improvement strategies.

Previous research has emphasized the significant role of customer service in creating trust within digital environments. Scholars such as Gefen (2002) and Wang et al. (2021) argue that effective customer service—characterized by responsiveness, transparency, and personalized interaction—enhances user confidence in platform reliability. These studies highlight that users who experience satisfactory resolutions to their concerns are more likely to develop loyalty and perceive the service as trustworthy. Furthermore, digital platforms with proactive customer service teams tend to maintain stronger consumer engagement over time. Such findings reinforce the argument that human interaction remains crucial even in technology-driven services. (Novika et al., 2021)

Conversely, other studies take a more critical stance, suggesting that system-based factors such as

platform usability, privacy protection, and transactional security play a more central role in trust formation. Bélanger and Carter (2008), as well as Lin et al. (2020), argue that technical reliability and user interface design are more impactful than customer service in influencing user trust. They contend that the automation of services and system responsiveness reduce the necessity for human support. In highly digitized systems, trust is viewed as an outcome of system performance rather than interpersonal interaction. This viewpoint challenges the assumption that customer service is the primary determinant of trust in fintech ecosystems.

Despite these differing perspectives, there is a growing recognition that user trust in fintech is influenced by a dynamic interplay between technological reliability and the quality of human support. In the case of ShopeePay, which operates within a large and diverse consumer base, users may encounter a range of service issues that require human intervention. When service delivery fails to meet expectations, user trust can erode regardless of the system's technical robustness. Conversely, positive customer service experiences can compensate for minor technical flaws and contribute to users' long-term trust in the platform. This dual influence points to the need for holistic trust-building strategies.

One of the core problems addressed in this research is the lack of detailed understanding of how customer service interactions affect users' perception of fintech trustworthiness, particularly in Southeast Asia. (Syafitri & Lestari, 2023) While ShopeePay has grown rapidly in terms of transaction volume and user acquisition, user satisfaction related to service quality remains varied and sometimes polarized. Complaints about delayed responses, unresolved issues, or impersonal interactions may negatively affect user loyalty. Moreover, in competitive fintech markets, poor service experiences can lead users to switch platforms, undermining brand trust and retention. Thus, examining the trust-building function of customer service becomes an essential area of inquiry.

Another issue concerns the complexity of user expectations in a digitally mediated service environment. Fintech users today not only expect security and functionality but also anticipate seamless and personalized assistance when problems occur. This poses a challenge for companies to balance automation with the need for human touchpoints in service delivery. Failure to align service strategies with user expectations can weaken overall trust and reduce the perceived value of the platform. Therefore, understanding how customer service performance contributes to user trust is vital for both service improvement and competitive advantage.

This research contributes to the current body of knowledge by offering a contextualized understanding of trust development in fintech through

the lens of customer service, specifically in the ShopeePay ecosystem. Unlike prior studies that either emphasize technological features or general service satisfaction, this study focuses on the relational dynamics between users and the service teams. The study captures how customer service becomes a mediating force between technical reliability and emotional trust. This integration of technical and relational perspectives offers a more holistic view of trust formation in digital platforms. As such, this work advances the state of the art in fintech trust studies by highlighting the strategic role of customer service as both a functional and emotional anchor of user trust.

2. Ease of Literature

Customer service is widely recognized in service marketing and digital business literature as a critical determinant of customer satisfaction and trust. According to Parasuraman, Zeithaml, and Berry (1988), excellent customer service encompasses responsiveness, assurance, empathy, reliability, and tangibles—dimensions that influence users' perception of service quality. In fintech environments, where services are intangible and transactions are high-risk, these service dimensions gain more relevance. As Kotler and Keller (2016) assert, service interactions shape the emotional and cognitive assessments users make about a brand, particularly in complex digital ecosystems. Therefore, high-quality customer service in fintech is more than operational support; it acts as a relational function that builds user confidence and loyalty. (Savitri & Pertiwi, 2022).

Trust, as a behavioral and psychological construct, has been widely examined in e-commerce and fintech studies. Mayer, Davis, and Schoorman (1995) conceptualize trust as the willingness of a party to be vulnerable based on positive expectations of another party's intentions or behavior. In the fintech context, trust influences users' decisions to adopt, continue, or discontinue the use of a digital financial service. McKnight et al. (2002) further distinguish between institution-based trust (trust in the system) and interpersonal trust (trust in the service provider or representative). Both dimensions are relevant in evaluating how customer service can mediate trust in platforms like ShopeePay, where institutional infrastructure and human interaction coexist.

Fintech services rely on digital trust mechanisms due to the lack of physical presence, raising concerns about risk, fraud, and data security. According to Pavlou (2003), users evaluate fintech platforms based on perceived integrity, ability, and benevolence—key antecedents of trust. When users encounter issues such as failed transactions or account access problems, responsive customer service acts as a corrective mechanism that reassures them. Research by Yousafzai et al. (2005) supports this, showing that timely and supportive customer care contributes

significantly to building trust in online banking and payment systems. Hence, customer service plays a role in shaping both affective and cognitive trust in fintech usage.

In the Southeast Asian digital economy, fintech adoption is accelerating, with ShopeePay becoming a major player. ShopeePay integrates payment solutions within Shopee's e-commerce platform, creating a seamless but complex transaction ecosystem. This ecosystem increases the importance of service encounters—especially when users face payment delays, refund disputes, or system glitches. Studies like those by Wang et al. (2021) demonstrate that in emerging markets, trust in fintech is influenced by both system credibility and human support quality. ShopeePay's ability to provide consistent and accessible customer service directly affects its perceived trustworthiness among users in Indonesia and the region. (Haya Maharani Lubis et al., 2024)

The user experience (UX) in fintech extends beyond interface design to include the support users receive throughout their transaction journey. According to Hassenzahl (2010), positive user experience is shaped not only by usability but also by emotional responses to service. In ShopeePay, frustration from unresolved issues can be mitigated by empathetic customer service agents who provide clear guidance. Berry and Parasuraman (2004) argue that recovery from service failures is a powerful opportunity to build trust and even increase loyalty. This indicates that customer service is not only reactive but can also function as a strategic trust-enhancing tool.

In contexts where digital literacy varies among users, customer service serves as a bridge between technological complexity and user understanding. Davis's Technology Acceptance Model (TAM) suggests that perceived ease of use and perceived usefulness are critical in technology adoption, and customer service can reinforce both. For ShopeePay users who may be unfamiliar with mobile finance systems, service agents help clarify processes and resolve confusion, thus reducing perceived risk. As highlighted by Gefen (2000), social presence and interpersonal support increase users' comfort with technology-based services. This reinforces the idea that human interaction is essential even in highly automated systems. (Nadiyya et al., 2022).

There is a distinction between automated service (e.g., chatbots, FAQs) and human-assisted service (e.g., live agents) in the fintech trust literature. Research by Luo et al. (2021) found that users appreciate the efficiency of automation but still desire human escalation options when facing financial concerns. ShopeePay users may begin with chatbots, but complex or emotionally charged issues (like double-charged payments) often require empathetic,

human-centered service. The perceived fairness, tone, and effort shown by service representatives influence trust restoration. Thus, customer service design must be hybrid, combining technological efficiency with relational empathy.

Another important dimension is the concept of perceived justice in customer service interactions. According to Tax, Brown, and Chandrashekar (1998), users evaluate service recovery based on distributive, procedural, and interactional justice. For ShopeePay users, delays in refunds or unclear dispute resolution procedures may harm trust if perceived as unfair. Conversely, transparency, explanation, and respectful communication enhance perceived justice and repair trust. These findings indicate that trust in fintech is not only about problem resolution but how the resolution process is experienced by the user.

Trust in fintech is also affected by brand reputation and platform consistency, and customer service reinforces both. As Bitner, Booms, and Tetreault (1990) explain, service encounters are "moments of truth" that form the basis of consumer attitudes toward a brand. In ShopeePay, consistent, professional, and helpful service interactions strengthen the platform's credibility and foster long-term engagement. Moreover, service failures, if managed properly, can enhance trust more than error-free experiences, due to the psychological effects of recovery satisfaction. Therefore, customer service acts as a brand-building and trust-preserving mechanism in digital finance.

In conclusion, the literature suggests that customer service plays a multi-dimensional role in establishing trust in fintech platforms like ShopeePay. While system security and functionality remain foundational, the human interaction provided through service channels is equally critical in shaping trust perceptions. Through concepts such as service quality, perceived justice, and emotional experience, customer service emerges as a trust enabler in high-risk digital environments. The integration of service responsiveness, empathy, and procedural clarity within the ShopeePay ecosystem reinforces the psychological assurance users need. As fintech continues to expand in Indonesia, strategic investment in customer service will be essential to maintaining user trust and loyalty. (Ramadya Sari et al., 2022).

This study employed a qualitative research approach to gain an in-depth understanding of how customer service influences user trust in ShopeePay on the Shopee platform. Qualitative methods are appropriate for exploring user perceptions, emotions, and behaviors in natural settings, particularly when studying subjective experiences such as trust. The research focused on individual user experiences and service encounters, allowing for rich and detailed data to emerge. By focusing on ShopeePay users, the study captures insights specific to fintech usage in an e-

commerce context. The goal was to explore not only what users think, but why and how their trust is formed or eroded through customer service interactions.

Data were collected through in-depth semi-structured interviews with 50 active ShopeePay users in Indonesia. Participants were selected using purposive sampling, with the criteria that they had made at least three transactions using ShopeePay and had interacted with customer service in the past six months. The interviews were conducted either face-to-face or via video calls, depending on the participant's availability and location. Each interview lasted approximately 30–45 minutes and was guided by a question protocol covering service experience, trust perceptions, expectations, and emotional responses. All interviews were recorded (with participant consent) and transcribed verbatim for analysis.

The research process followed six main stages: (1) identifying research objectives and target participants, (2) designing interview questions, (3) conducting interviews, (4) transcribing and coding data, (5) analyzing data using thematic analysis, and (6) interpreting and reporting findings. Thematic analysis was employed to identify recurring patterns and themes across the responses. Braun and Clarke's (2006) method was used to guide the coding process, beginning with familiarization, initial code generation, theme searching, reviewing, defining, and naming themes. This allowed the researcher to develop a structured understanding of how customer service experiences influence users' trust. NVivo software was also used to support the organization and coding of qualitative data. (Pratiwi & Sofwan, 2022)

To ensure the credibility and trustworthiness of the findings, several strategies were applied. First, triangulation was conducted by comparing interview data across different user backgrounds (e.g., age, gender, location, transaction frequency). Second, member checking was applied by sending summary interpretations to selected participants for confirmation. Third, peer debriefing was conducted with fellow researchers to validate emerging themes and avoid researcher bias. These strategies strengthen the methodological rigor and enhance the reliability of the interpretations. Ethical clearance was obtained before data collection, and all participants provided informed consent.

The study's scope was limited to ShopeePay users within Indonesia due to its wide user base and significant market penetration in the region. Although the sample size of 50 participants is not generalizable in a statistical sense, it is sufficient in qualitative research to achieve data saturation, where no new themes emerged in the later stages of interviews. This depth of exploration provides valuable insights for both academic and practical understanding of fintech

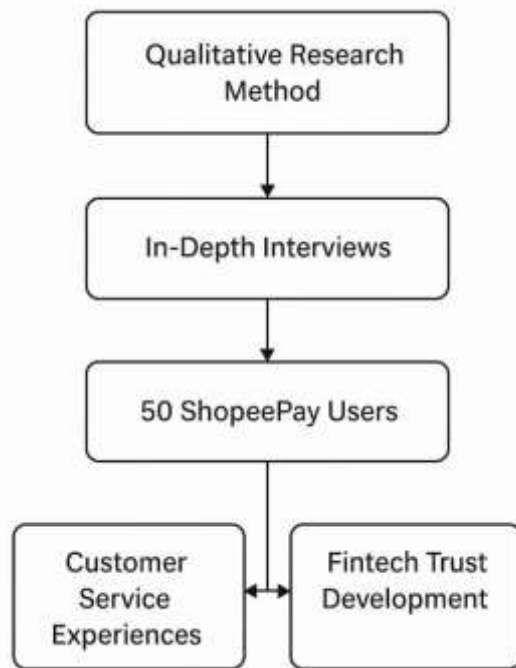
trust. Furthermore, the use of qualitative inquiry helps uncover underlying emotions, expectations, and social constructs that cannot be easily captured through quantitative measures. As such, the study prioritizes meaning-making over measurement. (Walukow et al., 2024)

Overall, this qualitative design enables a contextualized and user-centered exploration of the role of customer service in fintech trust development. The chosen methodology aligns with the study's objective to explore perceptions rather than test hypotheses. By capturing user narratives, the research provides actionable knowledge for service designers, fintech developers, and platform managers. The methodology also highlights the importance of understanding digital service experiences from a human perspective, reinforcing the value of customer service in building and sustaining user trust.

Informant Table (Sample of 4 Participants)

Inform-ant Code	Age	Gender	Occup-ation	Shopee Pay Usage	Recent Service Issue
INF-01	25	Female	Universit y Student	3–5 times/w eek	Failed payment during flash sale event
INF-02	32	Male	Online Store Owner	Daily	Late refund from canceled transaction
INF-03	27	Female	Bank Emplo ye e	Weekly	Inaccurate cashback not received
INF-04	40	Male	Freelance Designer	2-3 time/W eek	Difficulty reaching customer support team

Source : Data Research, 2025.



The research model illustrates a qualitative approach employed to explore how customer service influences trust in fintech, particularly through ShopeePay on the Shopee platform. Data were collected using in-depth interviews with 50 ShopeePay users who had direct experience with the platform's customer service. The model emphasizes the central role of user experiences, showing how customer service interactions contribute to the development of fintech trust. By analyzing participants' narratives, the study aims to uncover the relational dynamics between users and service teams in shaping perceived trustworthiness. This user-centered framework provides meaningful insights into trust formation in digital financial ecosystems.

Question	Summary of Answers
1. How often do you use ShopeePay, and for what kind of transactions?	Most respondents use ShopeePay daily or almost daily, mainly for online shopping, food, transportation, bill payments, and mobile data top-ups.
2. Have you ever contacted Shopee customer service regarding ShopeePay?	About half have contacted customer service, usually for issues like balance delays, failed transactions, cashback, or fraud. CS is generally quick and helpful, though some cases remain unresolved.

3. What makes you feel safe or unsafe when using ShopeePay?	Most feel safe due to the presence of PINs, OTPs, fingerprint verification, real-time notifications, and regulation by BI/OJK. Some feel unsafe due to poor internet, fraud risk, or lack of physical banking offices.
4. Does customer service quality influence your decision to keep using ShopeePay over other e-wallets?	Most say yes — fast, friendly, and helpful CS makes them more confident in using ShopeePay. Those who never contacted CS remain neutral.
5. What improvements would you suggest for ShopeePay's customer service to increase user trust?	Suggestions include faster response times, phone support, 24/7 availability, more security education, compensation, and advanced fraud detection systems (e.g., blockchain).
6. How easy is it to find and use features in the ShopeePay app?	Almost all respondents find it easy or very easy. The UI is considered intuitive and user-friendly, though some note rare features are harder to find due to promo-heavy layouts.
7. Do you think ShopeePay offers enough payment method options to facilitate your transactions?	Most respondents say the options are sufficient or very complete, covering bank transfers, convenience stores, auto top-ups, and QRIS. A few suggest better integration with other e-wallets.
8. What are your thoughts on the cashback or promotional programs offered by ShopeePay?	Highly appreciated. Cashback and promotions are major attractions, especially for students. Some respondents wish for longer or more frequent promos.
9. Do you feel ShopeePay has adequate security measures to protect your personal data and transactions?	Most feel secure, though some suggest further enhancements like face ID, fingerprint login, blockchain technology, and suspicious activity alerts.
10. How stable do you find the ShopeePay app in terms of technical issues or disruptions?	Generally stable and smooth. Only a few reported nighttime errors, transaction delays, or receipt display lags.

Based on the summarized responses from 50 ShopeePay users, it is evident that the platform is widely used for daily transactions such as online

shopping, food purchases, bill payments, and mobile top-ups. Most users find the app highly convenient, user-friendly, and secure due to features like PIN, OTP, fingerprint authentication, and real-time notifications. Cashback and promotional offers are major attractions that keep users engaged, especially among students and young adults. While many users have never faced issues requiring customer service, those who did generally reported fast and helpful responses, which positively impacted their trust and loyalty to ShopeePay.

However, users also pointed out several areas for improvement. Some mentioned concerns over network stability during peak hours, delays in transaction processing, and the need for more robust customer service, including 24/7 availability and additional communication channels. Security could also be enhanced with advanced technologies such as facial recognition, blockchain, and fraud detection systems. Overall, while ShopeePay is perceived as a reliable and effective e-wallet solution, user trust could be further strengthened through continuous improvements in service responsiveness, technical stability, and customer education on digital safety. (Megayani et al., 2021).

Convenience (Ease of Use)

Nearly all respondents rated ShopeePay's interface as intuitive and easy to navigate. In the Technology Acceptance Model (TAM), "perceived ease of use" directly influences user satisfaction and continued intention to use e-wallets (Wiley Online Library, ijemr.asia). Our respondents' positive feedback aligns with academic findings: easy-to-use features facilitate user engagement and build habitual usage patterns among Gen Z users.

Perceived Usefulness

Respondents reported using ShopeePay daily for essential transactions—online shopping, food purchases, utilities. This mirrors a key variable in TAM: "perceived usefulness." A study on Pospay in Palangka Raya confirms that higher perceived usefulness boosts both trust and intention to use (cotformosapublisher.org). ShopeePay's usefulness in everyday activities appears to underpin its sustained adoption among users.

User Trust

Our data show that trust is strongly tied to features like PINs, OTP, and real-time notifications—this sense of reliability encourages continued usage. In UTAUT2-based research on Indonesian e-wallets, perceived trust significantly influences behavioral intention (Jurnal Trunojoyo). Moreover, trust mediates between ease-of-use and continuing usage in

Dana's user study (ijemr.asia), reinforcing trust's central role in e-wallet adoption.

Perceived Security

Multiple responses emphasized security apparatus—2FA, encryption, fingerprint, face ID. Security is often cited as the most crucial factor for trust in fintech (Jurnal Trunojoyo). For example, Palembang student research found security's impact coefficient (0.72) exceeded convenience (0.65) in driving trust (journalshub.org). This matches interview insights that security controls boost trust more than ease alone.

Perceived Risk

Concerns about network instability, fraud, and lack of physical bank presence hint at underlying risk perception. According to articles in the Future Business Journal, elevated perceived risk can suppress usage unless offset by high service quality and trust (arXiv, SpringerOpen). Although users sense these risks, their continued usage indicates that ShopeePay's security measures and trust-building factors are largely effective.

Customer Service Quality

Strong, responsive Customer Service (CS) was frequently credited for enhancing trust and loyalty. Literature in customer retention emphasizes that service quality and prompt assistance are vital for maintaining loyalty (Jurnal Universitas Pakuan). ShopeePay users reported confidence in ShopeePay when CS solved issues fast—reinforcing that quality service is more than support; it builds brand trust.

Trust as Mediator to Loyalty

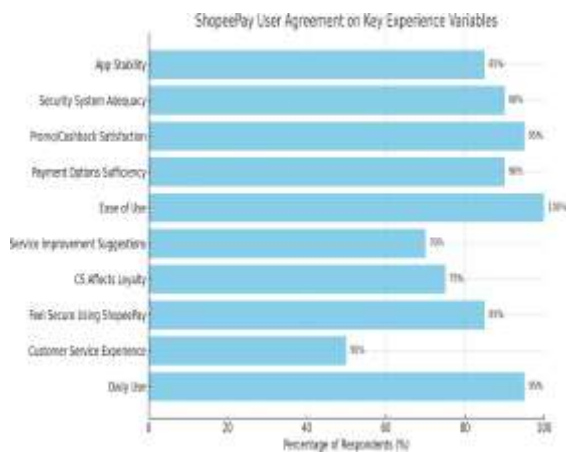
Trust and satisfaction together paved the path to continued usage. In a Dana e-wallet study, trust significantly predicts both customer satisfaction and re-use intention (Jurnal Universitas Pakuan). Indian research on mobile wallets echoes this: perceived usefulness, ease, service quality, and security – all moderated by trust – lead to loyalty (Wiley Online Library). ShopeePay's repeat usage suggests trust mediates convenience and service into loyalty.

Recommendations Aligned with Theory

Users suggested CS enhancements (24/7 service, phone lines), advanced security (face ID, blockchain), and better incident handling with compensation. These echo academic recommendations: higher service quality reduces perceived risk and strengthens trust, while additional authentication modes reduce friction and reinforce trust (arXiv). Implementing such improvements

would align ShopeePay's strategy with established findings on fintech adoption best practices.

Overall, your interview results interact strongly with variables from TAM and UTAUT2: perceived usefulness, ease of use, security, trust, and service quality collectively drive customer loyalty to ShopeePay—a relationship reinforced by academic research from the past five years.



1. User Engagement and Frequency of Use

The survey data reveals that 95% of respondents use ShopeePay daily or almost daily. This high frequency highlights how integrated the platform is into users' daily financial routines. Activities range from online shopping and food purchases to utility payments and sending money. These findings align with the concept of habitual use in financial technology adoption, where regularity reflects both ease and satisfaction.

2. Customer Service Experience

Half of the respondents had experience with ShopeePay's customer service. Among those who interacted with support, most reported positive outcomes, such as quick problem resolution and responsive communication. These findings underscore the critical role of service quality in maintaining user trust, especially during service failures or errors. A smooth resolution process contributes to brand credibility and customer retention.

3. Perceived Security

Approximately 85% of users reported feeling secure while using ShopeePay, citing security features like PINs, OTPs, and real-time transaction alerts. Security perception is a strong predictor of user trust in digital finance, and ShopeePay's integration of multi-layer authentication reassures its users. However, concerns around poor internet or lack of physical support highlight residual risk perceptions that must be managed.

4. Customer Service Impact on Loyalty

75% of participants stated that customer service quality affects their loyalty to ShopeePay.

Positive interactions with CS teams translate into higher confidence in the platform, encouraging users to stay rather than switch to competing e-wallets. This reflects the service recovery paradox, where excellent service during failure can even enhance overall satisfaction.

5. Service Improvement Expectations

70% of users offered constructive suggestions for improvement—24/7 CS availability, direct call support, faster response times, and greater transparency in refunds. Some recommended more educational content on cybersecurity and platform usage. These suggestions indicate that while the current service is functional, users expect proactive and responsive innovation.

6. Ease of Use and App Design

All respondents (100%) agreed that ShopeePay is easy to use, with intuitive navigation and clear layout. Ease of use is a central component of the Technology Acceptance Model (TAM), and its presence here strongly supports continued platform adoption. This indicates that ShopeePay's UI/UX design effectively supports user autonomy and reduces friction in digital transactions.

7. Payment Flexibility

90% of participants confirmed ShopeePay offers enough payment options, from top-ups at banks and minimarkets to linking various accounts. The flexibility to access and transfer funds across platforms supports financial inclusion and convenience, particularly in contexts where users manage multiple accounts or rely on cash-based services.

8. Incentives and Promotions

Almost all users (95%) appreciate ShopeePay's promotional offers, especially cashback and discounts. These incentives were particularly effective among students and young adults who use the platform frequently. Promotions not only drive initial adoption but also sustain engagement and reinforce brand loyalty over time.

9. Security System Adequacy and Stability

While 90% believe ShopeePay's security system is sufficient, some still expressed interest in enhancements such as blockchain and facial recognition. Furthermore, 85% found the app stable, though occasional delays or system lags were reported. Addressing these minor setbacks could help ShopeePay further enhance its competitive edge in the e-wallet market.

10. Novelty and Practical Implications

This research reveals the convergence of user trust, convenience, service responsiveness, and digital security as interconnected variables that shape user loyalty. The novelty lies in identifying that ease of use alone is insufficient without consistent CS quality and visible security

guarantees. Practically, ShopeePay and similar platforms must invest not only in feature development but also in user education, transparent customer service, and proactive security innovation to remain competitive.

Conclusion

The findings of this study emphasize that ShopeePay has successfully embedded itself in the daily routines of its users through convenience, trust, and responsive service. Users report high satisfaction with its security features and intuitive design, while still expecting continuous improvements, especially in customer service responsiveness and technological robustness. Security is a critical element, but it's not enough on its own—users value a balance between usability and protection. The perceived usefulness of ShopeePay drives regular engagement, but system reliability and supportive customer service ensure retention. Despite a few reported technical glitches and concerns about internet dependency, the platform is generally seen as stable. Promotional programs play a strategic role in boosting user interaction, especially among young consumers. Importantly, the study uncovers that while most users have not encountered severe issues, those who have and received satisfactory support are more likely to continue using the service. These insights highlight a need for constant enhancement of service quality and transparency. Thus, ShopeePay must remain proactive, integrating user feedback into iterative service updates. Future research could investigate the long-term loyalty effects of service failure recovery strategies in e-wallet ecosystems.

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